Pamela J. Chaney, SBN 24006983 Monte J. White & Associates, P.C. 402 Cypress, Suite 310 Abilene, TX 79601 (325) 673-6699 (325) 672-9227 FAX

## IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF TEXAS ABILENE DIVISION

IN RE: § CASE NO. 10-10333-RLJ-13

CHRIS EUGENE TOVAR § MICHAELIN BETS TOVAR

§ HEARING DATE: 2/29/2012

**DEBTORS** § HEARING TIME: 11:00 A.M.

### FIRST MODIFICATION OF CHAPTER 13 PLAN AFTER CONFIRMATION

DATE: January 18, 2012

Pursuant to 11 USC 1329, the Debtor(s) (per th e undersigned attorney) or the Standing Chapter 13 Trustee, requests the following Modification of Debtor(s) Confirmed Plan herein:

#### HISTORY OF THE CASE

1. Date Case Filed: 9/30/2010

2. Date of Section 341 Meeting: 10/26/2010

3. First Payment Date: 10/30/2010 4. Date of Confirmation: 12/3/2010

- 5. Total Plan Term Prior to this Modification: 36 months
- 6. Number of Months from First Payment Date through month prior to estimated month of Modification Approval: 16 months
- 7. Remaining Plan Term (subtract item 6 from the lesser of item 5 or 60 months): 20 months
- 8. Amount of Arrears through the month prior to the date the Modification is filed: none
- 9. Date plan payments are to resume: 2/29/2012
- 10. Total Payments Paid to the Trustee through the month prior to the date the Modification is filed with the clerk: \$10,331.00
- 11. Total Payments Due to the Trustee through the month prior to the date the Modification is filed with the clerk: \$10,331.00
- 12. Total Pay ments Due to the Trustee from the month the Modification is filed to the month the Modification is set for approval: none (already paid)

13. List Dates of any Prior Orders Modifying, Interlocutory Orders, or Special Supervision Orders: TRCC filed 5/3/2011

## II. <u>MODIFICATION REQUESTED</u> (CHECK 1 OR MORE OF THE FOLLOWING 4 CHOICES)

\_\_x\_\_\_\_ Plan payments remain at \$380.00 per month.

Any arrears indicated in item 8 above shall be cured by the following method: N/A

# III. RESUMPTION OF PAYMENTS TO THE TRUSTEE (All information below must be complete)

Payments can only change as of the m onth the modification is approved. Paym ents to the Trustee in the am ount of \$380.00 will resume on or before 2/29/2012 for 20 months (item 7 above) remaining in the Modified Plan as of the date the modification is approved.

Base amount will not change from \$18,311.00.

## IV. TREATMENT OF UNSECURED CREDITORS

Unsecured creditors are not guaranteed a div idend when a plan is confirm ed. See general order 2006-1. Allowed general unsecured claims m ay receive a pro-rata share of the unsecured creditors' pool, but not less th an the section 1325(a)(4) amount of non-exem pt property less allowed administrative and priority claims, after the TRCC becomes final. A proof of claim must be timely filed to be allowed.

## SECURED, PRIORITY OR SPECIAL CLASS TREATMENT

ADD/DELETE/SURRENDER/CHANGE the following Secured, Priority or Special Class Unsecured Creditor(s):

C/D; A=ADD; D = DELETE; S = SURRENDER; CF = CHANGE FROM; CT = CHANGE TO

P	A	P-IRS Special	2009 post-	\$2,610.00	\$130.50 per
		Procedures	petition Income		month starting in
			tax liability		month 17 of plan

Note: Changes to any creditors above shall not be effective until the Modification is approved.

## VI. ATTORNEY FEES

Debtor's attorney shall be allowed an additi onal fee for this Modification in the total amount of \$400.00, of which \$400.00 will be paid through the Plan by the Trustee.

### VII. REASON FOR MODIFICATION

This modification is requested for the follo wing reason(s): Debtor's wish to add 2009 post-petition 1040 tax liability per IRS request to the plan.

## VIII. BUDGET INFORMATION

At the time of filing this modification the debtor shall provide a filed marked copy of the current budget (schedules I & J) and the three most recent pay stubs to the Trustee.

N/A

Respectfully submitted, /s/Pamela J. Chaney
Attorney for Debtors

## **CERTIFICATE OF SERVICE**

I certify that a true copy of the above and foregoing Modification Plan After Confirmation has been served by me on 01/24/2012, on all parties on the attached matrix, by ECF and/or United States First Class Mail, proper postage affixed.

/s/Pamela J. Chaney Attorney for Debtors Label Matrix for local noticing Page 4 of 5 Entered 01/24/12 13:20:41 Page 4 of 5 Regional Medical Center 1205 Texas Avenue

Lubbock, TX 79401-4037 Case 10-10333-rlj13 Northern District of Texas

Accounts Receivable Consultants, Inc. 507 N. Sam Houston Pkwy E., suite 110

Houston, TX 77060-4070

Mon Jan 23 14:23:19 CST 2012

Abilene

Acs-panhandle Plains 501 Bleecker St Utica, NY 13501-2401 6250 Hwy 83-84 at Antilley Road Abilene, TX 79606

Allied Interstate 3000 Corporate Exchange Dr. Columbus, OH 43231-7684

BCA Permian Basin Clinic-Cedar Crest Cli 3500 S. IH 35

Belton, TX 76513-9426

Bac Home Loans Servici 450 American St Simi Valley, CA 93065-6285 Derrick Long 2500 S. Willis Abilene, TX 79605-6255

Financial Corporation of America PO Box 203500

Austin, TX 78720-3500

GE Money Bank

Attn: Bankruptcy Department

PO Box 960061

Orlando FL 32896-0661

Gemb-care Credit 950 Forrer Blvd Kettering, OH 45420-1469

Gemb-walmart Po Box 981400

El Paso, TX 79998-1400

Gemb-walmart Dc Attention: Bankruptcy PO Box 103104

Roswell, GA 30076-9104

Great Lakes Educational Loan Services Claims Filing Unit

PO Box 8973

Madison, WI 53708-8973

(p)INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATIONS

PO BOX 7346

PHILADELPHIA PA 19101-7346

Intergrity Financial Partners, Inc. 4370 W. 109th St., Suite 100 Overland Park, KS 66211-1316

Monte J. White & Associates, P.C. 402 Cypress, Suite 310 Abilene, TX 79601-5151

PRA Receivables Management LLC PO Box 41067

Norfolk, VA 23541-1067

PRA Receivables Management, LLC As Agent Of Portfolio Recovery Assocs.

CO Wal-mart POB 41067

Norfolk VA 23541-1067

Panhandle Plains Student Services Care of Claims Dept PO Box 839 Canyon, TX 79015-0839

Panhandle-Plains

CO Texas Guaranteed Student Loan Corp

PO Box 83100

Round Rock, TX. 78683-3100

(p)PORTFOLIO RECOVERY ASSOCIATES LLC

PO BOX 41067

NORFOLK VA 23541-1067

Primewest Mortgage Cor 9816-slide Rd

Lubbock, TX 79424-5781

Security Service Fcu 16211 La Cantera Pkwy

Taylor Emer Medicine Assoc PO Box 400 San Antonio, TX 78292-0400 Texas Guar Student Loan Corp PO Box 83100 Round Rock, TX 78683-3100

San Antonio, TX 78256-2419

Us Dept Of Ed-glelsi 2401 International Madison, WI 53704-3121

Wabash College 301 W. Wabash Ave Crawfordsville, IN 47933-2484

Texas Guaranteed Studen Loan Corporation Attn. Bankruptcy Unit PO Box 83100 Round Rock, TX 78683-3100

Chris Eugene Tovar Case 10-10333-rlj13 Doc 41 Filed 01/24/12 Michaelin Beth Tovar

5358 Willow Ridge Rd. Abilene, TX 79606-5782 83 Tamarisk Circle Abilene, TX 79606-5050

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Monte J. White & Associates, P.C. American State Building 402 Cypress, Ste. 310 Abilene, TX 79601-5151

UST U.S. Trustee 1100 Commerce Street Room 976 Dallas, TX 75242-1011 Walter 12,13 OCheskey 6308 Iola Avenue Lubbock, TX 79424-2735

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

IRS Special Procedures Mail Code 5020-DAL 1100 Commerce St, Room 9B8 Dallas, TX 75242 (d)Internal Revenue Service PO Box 21126 Philadelphia, PA 19114 Portfolio Recovery Associates, LLC. PO Box 41067 Norfolk, VA 23541

End of Label Matrix
Mailable recipients 34
Bypassed recipients 0
Total 34